

<b>Information to identify the case:</b>			
Debtor 1	<b>Shanda K. Welsh</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-23468-GLT</b>		
Social Security number or ITIN		<b>xxx-xx-3656</b>	
EIN		--_--_--_--	
Social Security number or ITIN		--_--_--_--	
EIN		--_--_--_--	
Date case filed for chapter		<b>13 8/31/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Shanda K. Welsh	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	294 Hillcrest Circle Pittsburgh, PA 15237	
<b>4. Debtor's attorney</b> Name and address	Rodney D. Shepherd River Park Commons 2403 Sidney Street, Suite 208 Pittsburgh, PA 15203	Contact phone 412-471-9670 Email: rodsheph@cs.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 9/17/19

**For more information, see page 2**

Case number 19-23468-GLT

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 21, 2019 at 01:00 PM</b>	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 12/20/19</b>  <b>Filing deadline: 11/12/19</b> <b>Filing deadline: 2/27/20</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>10/21/19 at 01:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Shanda K. Welsh  
 Debtor

Case No. 19-23468-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db +Shanda K. Welsh, 294 Hillcrest Circle, Pittsburgh, PA 15237-2526  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15116253 +Cenlar, P.O. Box 77404, Ewing, NJ 08628-6404  
 15116254 Citizens Bank, c/o Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522  
 15116257 +Dollar Bank Servicing Center, P.O. Box 555, Pittsburgh, PA 15230-0555  
 15116260 +Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328  
 15117571 Klarna, Attn: Klarna Credit, P.O. Box 206487, Dallas, TX 75320-6487  
 15116265 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 15116263 Pennsylvania-American Water FCU, P.O. Box 37603, Philadelphia, PA 19101-0603  
 15116264 Peoples, P.O. Box 535323, Pittsburgh, PA 15253-5323  
 15116271 +SYW/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217  
 15116266 +Sears Mastercard, P.O. Box 6275, Sioux Falls, SD 57117-6275  
 15116273 +U.S. Department of Education/GL, 2401 International, P.O. Box 7859,  
 Madison, WI 53707-7859  
 15116274 +U.S. Department of Education/GLE, 2401 International, P.O. Box 7859,  
 Madison, WI 53707-7859  
 15116275 U.S.A.A. Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600  
 15122824 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973,  
 MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rodsheph@cs.com Sep 18 2019 03:30:32 Rodney D. Shepherd, River Park Commons,  
 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203

smg E-mail/Text: RVSCBICNOTICE1@state.pa.us Sep 18 2019 03:31:49 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 18 2019 03:31:57  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721

cr +E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2019 03:33:09 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945

cr +EDI: PRA.COM Sep 18 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

15117572 +E-mail/Text: backoffice@affirm.com Sep 18 2019 03:33:21 Affirm, 30 Isabella Street,  
 Floor 4, Pittsburgh, PA 15212-5862

15116255 +EDI: WFNNB.COM Sep 18 2019 06:53:00 Comenity Bank/Kay Jewelers, P.O. Box 182789,  
 Columbus, OH 43218-2789

15116256 EDI: WFNNB.COM Sep 18 2019 06:53:00 Comenity Bank/Kay Jewelers, P.O. Box 182125,  
 Columbus, OH 43218-2125

15116259 +E-mail/Text: kburkley@bernsteinlaw.com Sep 18 2019 03:33:09 Duquesne Light,  
 411 Seventh Avenue, MD 6-1, Pittsburgh, PA 15219-1942

15116262 E-mail/Text: paw.fcw@verizon.net Sep 18 2019 03:31:01 PA-American Water FCU,  
 6050 Library Road, Bethel Park, PA 15102-4026

15116644 +EDI: RMSC.COM Sep 18 2019 06:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

15116267 EDI: RMSC.COM Sep 18 2019 06:53:00 Synchrony Bank/At Home, P.O. Box 965064,  
 Orlando, FL 32896-5064

15116268 EDI: RMSC.COM Sep 18 2019 06:53:00 Synchrony Bank/Carecredit, P.O. Box 965064,  
 Orlando, FL 32896-5064

15116269 EDI: RMSC.COM Sep 18 2019 06:53:00 Synchrony Bank/Sam's Club, P.O. Box 965060,  
 Orlando, FL 32896-5060

15116270 EDI: RMSC.COM Sep 18 2019 06:53:00 Synchrony Bank/TJX Rewards, P.O. Box 965060,  
 Orlando, FL 32896-5060

15116272 EDI: CITICORP.COM Sep 18 2019 06:53:00 The Home Depot/CBNA, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

15116252 Affirm  
 15116258 Douglas Sable  
 15116261 Klarna

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dpas  
Form ID: 309I

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Sep 17, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rodney D. Shepherd on behalf of Debtor Shanda K. Welsh rodsheph@cs.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4